



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [EB ACQUISITION COMPANY II LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [19,142,908](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[EB ACQUISITION COMPANY II LLC](#)  
[6565 HILLCREST AVENUE, 6TH FLOOR](#)  
[UNIVERSITY PARK, TX 75205](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000) .....	18,025,135	17,095,118			
Net income (\$000) .....	39,956	7,356			
Number of BHCs in peer group .....	128	125			

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.19	2.77	77		3.01										
+ Non-interest income .....	0.39	1.21	12	0.17	1.32	2									
– Overhead expense .....	2.38	2.57	48	1.08	2.69	1									
– Provision for credit losses .....	0.64	0.51	70	0.13	0.15	52									
+ Securities gains (losses) .....	0	0.02	16	0	0.01	35									
+ Other tax equivalent adjustments .....	0	0	82		0										
= Pretax net operating income (tax equivalent) .....	0.57	1.04	15		1.56										
Net operating income .....	0.22	0.81	13	0.04	1.19	3									
Net income .....	0.22	0.82	13	0.04	1.19	3									
Net income (Subchapter S adjusted) .....		1.18			1.17										
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.76	3.55	61		4.41										
Interest expense .....	0.22	0.52	12	0.12	1.08	0									
Net interest income (tax equivalent) .....	3.54	3.01	78		3.33										
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.21	0.27	50	0.11	0.21	42									
Earnings coverage of net loan and lease losses (X) .....	9.50	22.91	42	4.04	24.40	17									
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.16	1.58	27	0.37	0.83	13									
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.55	28	0.37	0.81	13									
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.47	0.71	34	0.73	0.57	69									
30–89 days past due loans and leases / Total loans and leases .....	0.83	0.39	86	0.78	0.43	85									
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-7.04	3.20	22	-9.31	14.45	4									
Net short-term noncore funding dependence .....	-7.40	-4.76	33	-10.37	3.38	13									
Net loans and leases / Total assets .....	57.43	61.58	29	58.88	63.77	26									
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.33	9.13	29	8.45	9.76	15									
Holding company equity capital / Total assets .....	5.84	11.16	1	6.08	12.43	2									
Total equity capital (including minority interest) / Total assets .....	12.89	11.29	73	13.36	12.57	61									
Common equity tier 1 capital / Total risk-weighted assets .....	13.81	12.38	79	13.01	12.17	75									
Net loans and leases / Equity capital (X) .....	9.83	5.58	95	9.68	5.21	97									
Cash dividends / Net income .....	0	42.30	4	0	33.12	3									
Cash dividends / Net income (Subchapter S adjusted) .....		-0.65			-12.02										
<b>Growth Rates</b>															
Assets .....	11.27	16.68	35		9.26										
Equity capital .....	6.89	6.99	56		10.49										
Net loans and leases .....	8.54	9.07	56		9.10										
Noncore funding .....	-42.83	-12.18	13		6.59										
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.77	38	0	1.02	36									
Long-term debt / Equity capital .....	0	13.56	10	0	13.04	13									
Equity investment in subsidiaries / Equity capital .....	100	102.81	35	100	103.22	35									
Cash from ops + noncash items + op expense / Op expense + dividends .....		147.24			190.27										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	529,952	180,777				193.15	
Income from lease financing receivables.....	2	2				0.00	
Fully taxable income on loans and leases.....	529,860	180,779				193.10	
Tax-exempt income on loans and leases.....	94	0					
Estimated tax benefit on income on loans and leases.....	22						
Income on loans and leases (tax equivalent).....	529,976						
Investment interest income (tax equivalent).....	76,590						
Interest on balances due from depository institutions.....	1,866	7,468				-75.01	
Interest income on other earning assets.....	3,125	1,391				124.66	
Total interest income (tax equivalent).....	611,557						
Interest on time deposits of \$250K or more.....	4,313	1,473				192.80	
Interest on time deposits < \$250K.....	8,532	2,462				246.55	
Interest on foreign office deposits.....	0	0					
Interest on other deposits.....	21,876	14,620				49.63	
Interest on other borrowings and trading liabilities.....	47	6				683.33	
Interest on subordinated debt and mandatory convertible securities.....	1,352						
Total interest expense.....	36,120	18,561				94.60	
Net interest income (tax equivalent).....	575,437						
Non-interest income.....	70,748	29,066				143.40	
Adjusted operating income (tax equivalent).....	646,185						
Overhead expense.....	429,538	184,813				132.42	
Provision for credit losses.....	114,745	21,765					
Securities gains (losses).....	0	0					
Other tax equivalent adjustments.....	1						
Pretax net operating income (tax equivalent).....	102,227						
Applicable income taxes.....	8,563	4,311				98.63	
Tax equivalent adjustments.....	200						
Applicable income taxes (tax equivalent).....	8,763						
Minority interest.....	53,508	9,851				443.17	
Net income before discontinued operations, net of minority interest.....	39,956	7,356				443.18	
Discontinued operations, net of applicable income taxes.....	0	0					
Net income attributable to holding company.....	39,956	7,356				443.18	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	93,464	17,207				443.17	
Investment securities income (tax equivalent).....	76,590						
US Treasury and agency securities (excluding mortgage-backed securities) ..	7,509	4,395				70.85	
Mortgage-backed securities.....	63,697	21,576				195.22	
All other securities.....	5,384						
Cash dividends declared.....	0	0					
Common.....	0	0					
Preferred.....	0	0					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.39	3.27	59		4										
Less: Interest expense .....	0.20	0.48	11	0.11	0.98	0									
Equals: Net interest income (tax equivalent) .....	3.19	2.77	77		3.01										
Plus: Non-interest income .....	0.39	1.21	12	0.17	1.32	2									
Equals: adjusted operating income (tax equivalent) .....	3.58	4.04	29		4.41										
Less: Overhead expense .....	2.38	2.57	48	1.08	2.69	1									
Less: Provision for credit losses .....	0.64	0.51	70	0.13	0.15	52									
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49									
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	17	0	0.01	35									
Plus: other tax equivalent adjustments .....	0	0	82		0										
Equals: Pretax net operating income (tax equivalent) .....	0.57	1.04	15		1.56										
Less: Applicable income taxes (tax equivalent) .....	0.05	0.23	9		0.36										
Less: Minority interest .....	0.30	0	98	0.06	0	95									
Equals: Net operating income .....	0.22	0.81	13	0.04	1.19	3									
Plus: Net extraordinary items .....	0	0	50	0	0	50									
Equals: Net income .....	0.22	0.82	13	0.04	1.19	3									
Memo: Net income (last four quarters) .....	0.22	0.82	13		1.19										
Net income—BHC and noncontrolling (minority) interest .....	0.52	0.83	18	0.10	1.20	3									
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.29	92.32	24	89.36	91.05	29									
Average interest-bearing funds / Average assets .....	48.27	64.06	5	50.23	65.57	3									
Interest income (tax equivalent) / Average earning assets .....	3.76	3.55	61		4.41										
Interest expense / Average earning assets .....	0.22	0.52	12	0.12	1.08	0									
Net interest income (tax equivalent) / Average earning assets .....	3.54	3.01	78		3.33										
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.87	4.27	82		5.09										
Interest-bearing bank balances .....	0.29	0.27	60	0.62	2.04	3									
Federal funds sold and reverse repos .....		0.68		0	2.44	4									
Trading assets .....	0	0.60	23	0	0.99	21									
Total earning assets .....	3.76	3.51	65	1.42	4.36	0									
Investment securities (tax equivalent) .....	1.61	2.25	8		2.76										
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.36	1.75	80	0.57	2.32	1									
Mortgage-backed securities .....	1.48	2.05	9	0.70	2.61	1									
All other securities .....	2.62	3.24	23		4.06										
Interest-bearing deposits .....	0.23	0.53	14	0.15	1.10	1									
Time deposits of \$250K or more .....	0.91	1.42	13	0.25	1.96	1									
Time deposits < \$250K .....	0.89	1.36	13	0.22	1.82	2									
Other domestic deposits .....	0.30	0.36	44	0.22	0.93	3									
Foreign deposits .....		0.42			1.19										
Federal funds purchased and repos .....	0.12	0.62	6	0	1.86	4									
Other borrowed funds and trading liabilities .....	0.03	1.50	1	0	2.38	1									
All interest-bearing funds .....	0.42	0.74	15	0.22	1.49	0									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	70,748	29,066			
Fiduciary activities income .....	9,846	3,279			
Service charges on deposit accounts - domestic .....	23,575	9,286			
Trading revenue .....	296	0			
Investment banking fees and commissions .....	500	0			
Insurance activities revenue .....	0	0			
Venture capital revenue .....	0				
Net servicing fees .....	9,469	4,416			
Net securitization income .....	0				
Net gains (losses) on sales of loans, OREO, other assets .....	-842	1,186			
Other non-interest income .....	27,904	10,696			
Total overhead expenses .....	429,538	184,813			
Personnel expense .....	230,272	86,243			
Net occupancy expense .....	70,867	23,676			
Goodwill impairment losses .....	0	0			
Amortization expenses and impairment loss (other intangible assets) .....	26,924	9,632			
Other operating expenses .....	101,475	65,262			
Fee income on mutual funds and annuities .....	276	0			
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0			
Number of equivalent employees .....	1,886	2,218			
Average personnel expense per employee .....	122.10	38.88			
Average assets per employee .....	9,557.34	7,707.45			

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	0.39	2.02	29	0	2.72	10									
Overhead expenses / Net Interest Income + non-interest income .....	66.49	62.28	70	81.08	61.29	91									

## Percent of Average Assets

Total overhead expense .....	2.38	2.57	48	1.08	2.69	1									
Personnel expense .....	1.28	1.30	52	0.50	1.41	0									
Net occupancy expense .....	0.39	0.26	91	0.14	0.28	7									
Other operating expenses .....	0.71	0.94	32	0.44	0.97	3									
Overhead less non-interest income .....	1.99	1.25	87	0.91	1.32	23									

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	66.47	61.82	70		60.64										
Personnel expense .....	35.64	32.36	67		32.39										
Net occupancy expense .....	10.97	6.58	95		6.52										
Other operating expenses .....	19.87	22.28	47		21.20										
Total non-interest income .....	10.95	28.83	11		29.23										
Fiduciary activities income .....	1.52	2.09	49		1.97										
Service charges on domestic deposit accounts .....	3.65	3.27	55		3.88										
Trading revenue .....	0.05	1.28	46		1.18										
Investment banking fees and commissions .....	0.08	2.46	15		3.54										
Insurance activities revenue .....	0	0.41	11		0.47										
Venture capital revenue .....	0	0.01	44		0.02										
Net servicing fees .....	1.47	0.01	91		0.28										
Net securitization income .....	0	0	45		0.01										
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.13	3.92	5		1.86										
Other non-interest income .....	4.32	9.65	19		10.04										
Overhead less non-interest income .....	55.52	31.93	92		31.06										
Applicable income taxes / Pretax net operating income (tax equivalent) .....	8.38	18.63	8		20.56										
Applicable income tax + TE / Pretax net operating income + TE .....	8.57	21.18	7		23.23										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	6,567,600	7,360,525				-10.77	
Commercial and industrial loans	1,624,783	571,277				184.41	
Loans to individuals	2,856,792	2,148,811				32.95	
Loans to depository institutions and acceptances of other banks	0	0					
Agricultural loans	8,626	17,156				-49.72	
Other loans and leases	65,810	3,036				2067.65	
Less: Unearned income	0	0					
Loans and leases, net of unearned income	11,123,611	10,166,400				9.42	
Less: Allowance for loan and lease losses	129,248	37,315				246.37	
Net loans and leases	10,994,363	10,129,085				8.54	
Debt securities that reprice or mature in over 1 year	4,585,079	3,081,142				48.81	
Mutual funds and equity securities	12,334	12,570				-1.88	
Subtotal	15,591,776	13,222,797				17.92	
Interest-bearing bank balances	761,155	648,255				17.42	
Federal funds sold and reverse repos	0	0					
Debt securities that reprice or mature within 1 year	797,192	1,386,947				-42.52	
Trading assets	81,410	41,341				96.92	
Total earning assets	17,231,533	15,299,340				12.63	
Non-interest-bearing cash and due from depository institutions	410,612	397,192				3.38	
Premises, fixed assets, and leases	204,189	230,170				-11.29	
Other real estate owned	14,486	2,889				401.42	
Investment in unconsolidated subsidiaries	0	0					
Intangible and other assets	1,282,088	1,274,603				0.59	
Total assets	19,142,908	17,204,194				11.27	
Quarterly average assets	18,658,750	17,027,790				9.58	
Average loans and leases (YTD)	10,874,469	9,991,286				8.84	
<b>Memoranda</b>							
Loans held-for-sale	347	1,768				-80.37	
Loans not held-for-sale	11,123,264	10,164,632				9.43	
Real estate loans secured by 1-4 family	1,931,191	2,168,653				-10.95	
Commercial real estate loans	4,605,644	5,148,784				-10.55	
Construction and land development	93,265	183,291				-49.12	
Multifamily	1,247,690	1,137,750				9.66	
Nonfarm nonresidential	3,264,689	3,827,743				-14.71	
Real estate loans secured by farmland	30,765	43,088				-28.60	
Total investment securities	5,394,605	4,480,659				20.40	
U.S. Treasury securities	96,792	611,032				-84.16	
US agency securities (excluding mortgage-backed securities)	55,680	173,310				-67.87	
Municipal securities	87,379	120,984				-27.78	
Mortgage-backed securities	5,038,015	3,488,812				44.40	
Asset-backed securities	10,156	17,660				-42.49	
Other debt securities	94,249	56,291				67.43	
Mutual funds and equity securities	12,334	12,570				-1.88	
Available-for-sale securities	5,313,700	4,355,792				21.99	
U.S. Treasury securities	96,792	611,032				-84.16	
US agency securities (excluding mortgage-backed securities)	55,680	173,310				-67.87	
Municipal securities	65,119	77,744				-16.24	
Mortgage-backed securities	5,001,860	3,437,415				45.51	
Asset-backed securities	0	0					
Other debt securities	94,249	56,291				67.43	
Mutual funds and equity securities	0	0					
Held-to-maturity securities appreciation (depreciation)	4,773	2,472				93.08	
Available-for-sale securities appreciation (depreciation)	104,272	-8,837					
Structured notes, fair value	0	0					
Pledged securities	1,472,376	2,153,040				-31.61	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,497,473	6,231,015				20.33	
NOW, ATS and transaction accounts .....	2,432,886	2,385,971				1.97	
Time deposits less brokered deposits) < \$250K .....	707,689	923,206				-23.34	
MMDA and other savings accounts .....	5,252,094	4,338,420				21.06	
Other non-interest-bearing deposits .....	0	0					
Core deposits .....	15,890,142	13,878,612				14.49	
Time deposits of \$250K or more .....	355,045	563,395				-36.98	
Foreign deposits .....	0	0					
Federal funds purchased and repos .....	3,310	24,622				-86.56	
Secured federal funds purchased .....	0	0					
Commercial paper .....	0	0					
Other borrowings w/remaining maturity of 1 year or less .....	0	279				-100.00	
Other borrowings w/remaining maturity over 1 year .....	0	63,992				-100.00	
Brokered deposits < \$250K .....	101,421	151,871				-33.22	
Noncore funding .....	459,776	804,159				-42.83	
Trading liabilities .....	71,282	27,708				157.26	
Subordinated notes and debentures + trust preferred securities .....	24,846	24,807				0.16	
Other liabilities .....	229,701	170,947				34.37	
Total liabilities .....	16,675,747	14,906,233				11.87	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0					
Common stock .....	0	0					
Common surplus .....	1,043,195	1,043,195				0.00	
Retained earnings .....	47,312	7,356				543.18	
Accumulated other comprehensive income .....	27,687	-4,476					
Other equity capital components .....	0	0					
Total holding company equity capital .....	1,118,194	1,046,075				6.89	
Noncontrolling (minority) interest in subsidiaries .....	1,348,967	1,251,886				7.75	
Total equity capital, including minority interest .....	2,467,161	2,297,961				7.36	
Total liabilities and capital .....	19,142,908	17,204,194				11.27	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,497,473	6,231,015				20.33	
Interest-bearing deposits .....	8,849,135	8,362,863				5.81	
Total deposits .....	16,346,608	14,593,878				12.01	
Long-term debt that reprices within 1 year .....	0	0					
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,046,075	0					
Accounting restatements .....	0	0					
Net income .....	39,956	7,356					
Net sale of new perpetual preferred stock .....	0	0					
Net sale of new common stock .....	0	0					
Sale of treasury stock .....	0	0					
Less: Purchase of treasury stock .....	0	0					
Changes incident to business combinations .....	0	0					
Less: Dividends declared .....	0	0					
Change in other comprehensive income .....	32,163	-4,476					
Changes in debit to ESOP liability .....	0	0					
Other adjustments to equity capital .....	0	1,043,195					
Holding company equity capital, ending balance .....	1,118,194	1,046,075					

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	34.31	36.22	41	42.78	37.78	51									
Commercial and industrial loans .....	8.49	13.52	22	3.32	12.02	13									
Loans to individuals .....	14.92	3.40	92	12.49	4.20	90									
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0	0.04	29									
Agricultural loans .....	0.05	0.19	53	0.10	0.24	63									
Other loans and leases .....	0.34	4.63	8	0.02	5.01	1									
Net loans and leases .....	57.43	61.58	29	58.88	63.77	26									
Debt securities over 1 year .....	23.95	15.55	84	17.91	14.60	67									
Mutual funds and equity securities .....	0.06	0.05	70	0.07	0.06	67									
Subtotal .....	81.45	78.16	56	76.86	79.65	24									
Interest-bearing bank balances .....	3.98	7.51	27	3.77	3.06	68									
Federal funds sold and reverse repos .....	0	0.82	26	0	1.57	25									
Debt securities 1 year or less .....	4.16	1.68	86	8.06	1.91	92									
Trading assets .....	0.43	1.01	53	0.24	1.19	52									
Total earning assets .....	90.02	91.05	36	88.93	89.53	40									
Non-interest cash and due from depository institutions .....	2.14	1.07	97	2.31	1.14	97									
Other real estate owned .....	0.08	0.02	89	0.02	0.03	48									
All other assets .....	7.84	7.82	50	8.76	9.27	42									
<b>Memoranda</b>															
Short-term investments .....	8.14	11.17	42	11.83	7.63	77									
U.S. Treasury securities .....	0.51	0.84	68	3.55	1.03	83									
US agency securities (excluding mortgage-backed securities) .....	0.29	0.63	50	1.01	0.54	74									
Municipal securities .....	0.46	1.69	35	0.70	1.34	48									
Mortgage-backed securities .....	26.32	11.75	95	20.28	11.44	90									
Asset-backed securities .....	0.05	0.32	59	0.10	0.28	66									
Other debt securities .....	0.49	0.42	66	0.33	0.39	64									
Loans held-for-sale .....	0	0.52	15	0.01	0.39	21									
Loans held for investment .....	58.11	61.72	30	59.08	63.50	28									
Real estate loans secured by 1-4 family .....	10.09	11.91	41	12.61	13.29	48									
Revolving .....	0.84	1.66	33	1.24	2.07	41									
Closed-end, secured by first liens .....	9	9.81	47	11.16	10.69	53									
Closed-end, secured by junior liens .....	0.25	0.22	69	0.20	0.28	51									
Commercial real estate loans .....	24.06	22.22	50	29.93	22.23	62									
Construction and land development .....	0.49	3.40	15	1.07	3.44	26									
Multifamily .....	6.52	3.12	87	6.61	3.01	89									
Nonfarm nonresidential .....	17.05	14.72	56	22.25	14.69	72									
Real estate loans secured by farmland .....	0.16	0.33	60	0.25	0.36	65									



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

# Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	59.04	57.15	43	72.40	57.46	71									
Real estate loans secured by 1-4 family	17.36	19.43	39	21.33	20.75	52									
Revolving	1.44	2.64	37	2.10	3.15	40									
Closed-end	15.92	16.59	46	19.23	17.39	61									
Commercial real estate loans	41.40	34.63	58	50.65	33.52	82									
Construction and land development	0.84	5.26	12	1.80	5.09	25									
1-4 family	0.10	0.93	21	0.08	0.94	24									
Other	0.74	4.19	12	1.72	4.02	25									
Multifamily	11.22	4.96	89	11.19	4.69	88									
Nonfarm nonresidential	29.35	22.93	64	37.65	22.15	86									
Owner-occupied	4.75	7.68	32	6.13	7.72	41									
Other	24.60	14.95	84	31.52	14.34	96									
Real estate loans secured by farmland	0.28	0.54	63	0.42	0.55	66									
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29									
Commercial and industrial loans	14.61	22.17	22	5.62	19.53	9									
Loans to individuals	25.68	6.13	93	21.14	7.13	86									
Credit card loans	0	0.65	22	0	0.81	21									
Agricultural loans	0.08	0.32	52	0.17	0.37	64									
Other loans and leases	0.59	9.09	8	0.03	9.85	1									
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	409.03	381.27	46	527.63	391.26	69									
Real estate loans secured by 1-4 family	120.27	125.03	48	155.46	138.18	57									
Revolving	10	17.42	37	15.33	21.26	44									
Closed-end	110.28	106.14	55	140.13	115.20	65									
Commercial real estate loans	286.84	234.65	58	369.08	229.44	81									
Construction and land development	5.81	35.62	16	13.14	34.95	29									
1-4 family	0.66	6.34	23	0.60	6.61	23									
Other	5.15	28.16	17	12.54	27.32	32									
Multifamily	77.71	32.74	89	81.56	31.04	90									
Nonfarm nonresidential	203.32	155.06	62	274.39	152.10	85									
Owner-occupied	32.93	52.37	32	44.70	53.07	46									
Other	170.39	100.54	83	229.69	97.41	96									
Real estate loans secured by farmland	1.92	3.44	62	3.09	3.60	66									
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29									
Commercial and industrial loans	101.19	139.91	30	40.95	122.02	14									
Loans to individuals	177.92	37.47	94	154.03	43.51	90									
Credit card loans	0	3.30	22	0	4.34	21									
Agricultural loans	0.54	1.88	55	1.23	2.18	66									
Other loans and leases	4.10	49.54	8	0.22	52.44	1									
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	37.79	27.32	76	45.81	26.45	89									
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.81	183.76	77	333.83	178.57	88									
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	294.74	240.85	57	378.53	236.10	81									

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	8.14	11.17	42	11.83	7.63	77									
Liquid assets .....	33.66	26.22	77	31.15	22.44	78									
Investment securities .....	28.18	17.85	85	26.04	16.99	83									
Net loans and leases .....	57.43	61.58	29	58.88	63.77	26									
Net loans, leases and standby letters of credit .....	57.71	62.48	29	59.04	64.84	25									
Core deposits .....	83.01	70.67	94	80.67	63.09	93									
Noncore funding .....	2.40	14.13	5	4.67	19.36	6									
Time deposits of \$250K or more .....	1.85	2.11	52	3.27	2.94	59									
Foreign deposits .....	0	0.36	39	0	0.43	38									
Federal funds purchased and repos .....	0.02	1.47	21	0.14	1.94	26									
Secured federal funds purchased .....	0	0	48	0	0	49									
Net federal funds purchased (sold) .....	0.02	0.54	39	0.14	0.48	42									
Commercial paper .....	0	0.01	44	0	0.02	45									
Other borrowings w/remaining maturity of 1 year or less .....	0	1.24	7	0	3.01	6									
Earning assets that reprice within 1 year .....	18.55	39.38	8	26.22	39.29	13									
Interest-bearing liabilities that reprice within 1 year .....	5.03	8.20	39	7.80	10.19	37									
Long-term debt that reprices within 1 year .....	0	0.47	27	0	0.96	25									
Net assets that reprice within 1 year .....	13.52	29.11	15	18.42	26.63	28									
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.04	3.20	22	-9.31	14.45	4									
Net short-term noncore funding dependence .....	-7.40	-4.76	33	-10.37	3.38	13									
Short-term investment / Short-term noncore funding .....	386.34	184.19	84	306.62	77.77	94									
Liquid assets - short-term noncore funding / Nonliquid assets .....	47.56	28.18	84	39.65	16.97	85									
Net loans and leases / Total deposits .....	67.26	79.43	19	69.41	90.31	13									
Net loans and leases / Core deposits .....	69.19	88.34	16	72.98	103.93	7									
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.32	1.57	27	0.18	0.72	36									
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	7.06	4.31	81	-0.65	1.36	2									
Structured notes appreciation (depreciation) / Tier 1 capital .....		0.02			0										
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	1.27	11.38	41	2.51	12.67	42									
Available-for-sale securities .....	98.50	87.23	63	97.21	85.40	58									
U.S. Treasury securities .....	1.79	4.72	62	13.64	6.15	77									
US agency securities (excluding mortgage-backed securities) .....	1.03	4.01	43	3.87	3.49	66									
Municipal securities .....	1.62	9.83	31	2.70	7.75	38									
Mortgage-backed securities .....	93.39	66.64	87	77.86	67.43	60									
Asset-backed securities .....	0.19	1.91	57	0.39	1.66	64									
Other debt securities .....	1.75	3.01	51	1.26	2.94	54									
Mutual funds and equity securities .....	0.23	0.35	58	0.28	0.40	61									
Debt securities 1 year or less .....	14.78	10.55	76	30.95	11.86	87									
Debt securities 1 to 5 years .....	20.85	17.03	63	23.97	17.94	67									
Debt securities over 5 years .....	64.15	69.86	37	44.79	66.02	25									
Pledged securities .....	27.29	35.67	38	48.05	30.57	73									
Structured notes, fair value .....	0	0.02	42	0	0.03	42									
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-23.43	183.32	6		26.69										
Investment securities .....	20.40	23.62	52		11.75										
Core deposits .....	14.49	26.88	14		11.23										
Noncore funding .....	-42.83	-12.18	13		6.59										

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	1,052,821	1,257,326			
Commit: Secured commercial real estate loans .....	236,900	279,690			
Commit: Unsecured real estate loans .....	60,800	94,676			
Credit card lines (reported semiannually, June/Dec) .....	0	0			
Securities underwriting .....	0				
Standby letters of credit .....	52,435	27,671			
Commercial and similar letters of credit .....	0	130			
Securities lent .....	0	0			
Credit derivatives - notional amount (holding company as guarantor) .....	0	0			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0			
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0			
Written options contracts (interest rate) .....	22,025	0			
Purchased options contracts (interest rate) .....	22,025	0			
Interest rate swaps .....	2,135,272				
Futures and forward foreign exchange .....	0	0			
Written options contracts (foreign exchange) .....	0	0			
Purchased options contracts (foreign exchange) .....	0	0			
Foreign exchange rate swaps .....	0				
Commodity and other futures and forward contracts .....	0	0			
Written options contracts (commodity and other) .....	0	0			
Purchased options contracts (commodity and other) .....	0	0			
Commodity and other swaps .....	0	0			

**Percent of Total Assets**

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec) .....	5.50	22.01	3	7.31	23.52	6									
Standby letters of credit .....	0.27	0.71	26	0.16	0.84	16									
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	43									
Securities lent .....	0	0.18	40	0	0.40	39									
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.35	26	0	0.42	27									
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.30	27	0	0.52	27									
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.30	33									
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.30	33	0	0.45	34									
Derivative contracts .....	11.38	48.62	31	0	68.47	1									
Interest rate contracts .....	11.38	34.36	33	0	47.31	1									
Interest rate futures and forward contracts .....	0	6.21	12	0	10.67	11									
Written options contracts (interest rate) .....	0.12	2.18	25	0	2.47	10									
Purchased options contracts (interest rate) .....	0.12	1.46	49	0	2.65	22									
Interest rate swaps .....	11.15	20.83	43	0	28.86	3									
Foreign exchange contracts .....	0	6.01	25	0	10.12	22									
Futures and forward foreign exchange contracts .....	0	3.47	25	0	5.23	23									
Written options contracts (foreign exchange) .....	0	0.03	40	0	0.05	39									
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.08	39									
Foreign exchange rate swaps .....	0	0.77	39	0	2.03	38									
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	3.32	31									
Commodity and other futures and forward contracts .....	0	0.14	42	0	0.19	40									
Written options contracts (commodity and other) .....	0	0.52	36	0	0.98	35									
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0.94	34									
Commodity and other swaps .....	0	0.32	36	0	0.38	35									

**Percent of Average Loans and Leases**

Loan commitments (reported semiannually, June/Dec) .....	9.68	42.82	2	12.58	45.53	7									
--	------	-------	---	-------	-------	---	--	--	--	--	--	--	--	--	--

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	2,179,322	0			
Interest rate contracts .....	2,179,322	0			
Foreign exchange contracts .....	0	0			
Equity, commodity, and other contracts .....	0	0			
<b>Derivatives Position</b>					
Futures and forwards .....	0	0			
Written options .....	22,025	0			
Exchange-traded .....	0	0			
Over-the-counter .....	22,025	0			
Purchased options .....	22,025	0			
Exchange-traded .....	0	0			
Over-the-counter .....	22,025	0			
Swaps .....	2,135,272	0			
Held for trading .....	2,179,322	0			
Interest rate contracts .....	2,179,322	0			
Foreign exchange contracts .....	0	0			
Equity, commodity, and other contracts .....	0	0			
Non-traded .....	0	0			
Interest rate contracts .....	0	0			
Foreign exchange contracts .....	0	0			
Equity, commodity, and other contracts .....	0	0			
Derivative contracts (excluding futures and FX 14 days or less) .....	2,157,297	2,423,407			
One year or less .....	269,646	92,792			
Over 1 year to 5 years .....	973,684	1,118,047			
Over 5 years .....	913,967	1,212,568			
Gross negative fair value (absolute value) .....	71,282	0			
Gross positive fair value .....	81,410	0			
Held for trading .....	81,410	0			
Non-traded .....	0	0			
Current credit exposure on risk-based capital derivative contracts .....	81,410	41,366			
Credit losses on derivative contracts .....	0	0			
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0			
90+ days past due .....	0	0			

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77		93.44										
Foreign exchange contracts .....	0	3.49	25		3.20										
Equity, commodity, and other contracts .....	0	1.17	32		1.64										
Futures and forwards .....	0	14.05	7		13.49										
Written options .....	1.01	8.18	23		5.91										
Exchange-traded .....	0	0.14	40		0.15										
Over-the-counter .....	1.01	7.73	23		5.10										
Purchased options .....	1.01	3.42	51		4.42										
Exchange-traded .....	0	0.15	40		0.28										
Over-the-counter .....	1.01	2.86	55		3.35										
Swaps .....	97.98	68.76	87		69.75										
Held for trading .....	100	43.53	96		44.16										
Interest rate contracts .....	100	36.62	96		37.24										
Foreign exchange contracts .....	0	1.60	32		1.60										
Equity, commodity, and other contracts .....	0	0.68	38		0.83										
Non-traded .....	0	56.47	3		55.84										
Interest rate contracts .....	0	53.82	3		52.22										
Foreign exchange contracts .....	0	0.46	34		0.34										
Equity, commodity, and other contracts .....	0	0.10	37		0.13										
Derivative contracts (excluding futures and forex 14 days or less) .....	98.99	91.48	66		93.86										
One year or less .....	12.37	32.05	40		32.17										
Over 1 year to 5 years .....	44.68	27.06	75		30.45										
Over 5 years .....	41.94	29.56	65		28.09										
Gross negative fair value (absolute value) .....	3.27	1.55	82		0.83										
Gross positive fair value .....	3.74	2.23	83		1.19										
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.05	0.07	65	0	0.06	2									
Gross positive fair value (X) .....	0.06	0.09	48	0	0.07	1									
Held for trading (X) .....	0.06	0.07	60	0	0.06	18									
Non-traded (X) .....	0	0.02	4	0	0.01	5									
Current credit exposure (X) .....	0.06	0.06	55	0.03	0.05	53									
Credit losses on derivative contracts .....	0	0	43	0	0	45									
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0	0	46	0	0	47									
90+ days past due .....	0	0	47	0	0	48									
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.76	0.85	55	0.40	0.73	58									

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	37,315	0			
Gross losses .....	30,730	12,243			
Write-downs, transfers to loans held-for-sale .....	0	0			
Recoveries .....	7,918	1,541			
Net losses .....	22,812	10,702			
Provision for loan and lease losses .....	114,745	21,765			
Adjustments .....	0	26,252			
Ending balance .....	129,248	37,315			
Memo: Allocated transfer risk reserve (ATTR) .....	0	0			

**Analysis Ratios**

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets .....	0.64	0.51	70	0.13	0.15	52									
Provision for loan and lease losses / Average loans and leases .....	1.06	0.82	76	0.22	0.24	57									
Provision for loan and lease losses / Net loan and lease losses .....	503	487.86	69	203.37	130.58	88									
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.16	1.58	27	0.37	0.83	13									
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.55	28	0.37	0.81	13									
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.67	11.58	41	3.49	8.03	38									
Allowance for loan and lease losses / Nonaccrual assets .....	345.35	299.17	68	52.39	218.72	8									
ALLL / 90+ days past due + nonaccrual loans and leases .....	335.42	244.34	74	42.85	151.73	9									
Gross loan and lease losses / Average loans and leases .....	0.28	0.34	53	0.12	0.28	32									
Recoveries / Average loans and leases .....	0.07	0.07	61	0.02	0.08	15									
Net losses / Average loans and leases .....	0.21	0.27	50	0.11	0.21	42									
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	40									
Recoveries / Prior year-end losses .....	64.67	33.98	86	36.22											
Earnings coverage of net loan and lease losses (X) .....	9.50	22.91	42	4.04	24.40	17									

**Net Loan and Lease Losses By Type**

Real estate loans .....	0.01	0.04	40	0	0.01	41									
Real estate loans secured by 1-4 family .....	0	0.01	46	0	0.01	49									
Revolving .....	0	0.01	54	0.02	0.02	58									
Closed-end .....	0	0	48	0	0	45									
Commercial real estate loans .....	0.02	0.07	41	0	0.01	38									
Construction and land development .....	0	0	59	0	-0.01	60									
1-4 family .....	0	0	59	0	0	55									
Other .....	0	0	57	0	-0.01	61									
Multifamily .....	0	0	58	0	0	56									
Nonfarm nonresidential .....	0.03	0.11	40	0	0.02	38									
Owner-occupied .....	0	0.02	26	0	0.01	45									
Other .....	0.03	0.08	50	0	0.01	40									
Real estate loans secured by farmland .....	0	0.02	46	0	0.01	48									
Commercial and industrial loans .....	0.04	0.47	16	0.34	0.37	56									
Loans to individuals .....	0.71	1.13	47	0.40	1.17	24									
Credit card loans .....		2.92			3.11										
Agricultural loans .....	5.01	0.19	96	0	0.08	37									
Loans to foreign governments and institutions .....		0			0										
Other loans and leases .....	0.71	0.15	91	4.45	0.15	98									

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	92,396	79,448			
90+ days past due loans and leases	1,108	15,857			
Nonaccrual loans and leases	37,425	71,226			
Total past due and nonaccrual loans and leases	130,929	166,531			
<b>Restructured 30–89 days past due</b>	0	0			
<b>Restructured 90+ days past due</b>	0	0			
<b>Restructured nonaccrual</b>	1,255	0			
Total restructured loans and leases	1,255	0			
<b>30–89 days past due loans held for sale</b>	0	0			
<b>90+ days past due loans held for sale</b>	0	0			
<b>Nonaccrual loans held for sale</b>	0	0			
Total past due and nonaccrual loans held for sale	0	0			
Restructured loans and leases in compliance	1,443	585			
Other real estate owned	14,486	2,889			
<b>Other Assets</b>					
30–89 days past due	0	0			
90+ days past due	0	0			
Nonaccrual	0	0			
Total other assets past due and nonaccrual	0	0			

**Percent of Loans and Leases**

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.83	0.39	86	0.78	0.43	85									
90+ days past due loans and leases	0.01	0.12	33	0.16	0.15	69									
Nonaccrual loans and leases	0.34	0.66	21	0.70	0.51	73									
90+ days past due and nonaccrual loans and leases	0.35	0.85	15	0.86	0.71	68									

30–89 days past due restructured	0	0.01	16	0	0.01	13									
90+ days past due restructured	0	0.01	29	0	0.01	29									
Nonaccrual restructured	0.01	0.13	12	0	0.14	4									
30–89 days past due loans held for sale	0	0	38	0	0	38									
90+ days past due loans held for sale	0	0	41	0	0	42									
Nonaccrual loans held for sale	0	0.01	38	0	0	40									

**Percent of Loans and Leases and Other Assets****30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.83	0.40	86	0.78	0.43	85									
90+ days past due assets	0.01	0.12	31	0.16	0.15	69									
Nonaccrual assets	0.34	0.67	21	0.70	0.53	73									
30+ days past due and nonaccrual assets	1.18	1.29	55	1.64	1.19	78									

**Percent of Total Assets**

90+ days past due and nonaccrual assets	0.20	0.52	17	0.51	0.44	63									
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	22	0.52	0.48	61									

**Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:**

Total assets	0.28	0.60	20	0.43	0.53	43									
Allowance for loan and lease losses	41.28	66.66	29	200.19	115.41	86									
Equity capital + allowance for loan and lease losses	4.28	4.97	42	6.90	4.28	79									
Tier 1 capital + allowance for loan and lease losses	3.32	6.05	23	5.35	5.65	50									
Loans and leases + other real estate owned	0.48	0.97	20	0.73	0.85	45									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Loans and Leases**

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.57	0.39	75	0.34	0.38	54									
	90+ days past due .....	0.01	0.16	42	0.21	0.16	77									
	Nonaccrual .....	0.41	0.76	31	0.78	0.46	81									
Commercial and industrial	30–89 days past due .....	0.32	0.23	76	0.67	0.31	85									
	90+ days past due .....	0.03	0.03	66	0.12	0.05	81									
	Nonaccrual .....	0.26	0.75	21	1.24	0.83	74									
Individuals	30–89 days past due .....	1.68	0.83	87	2.33	0.83	91									
	90+ days past due .....	0	0.14	40	0	0.17	35									
	Nonaccrual .....	0.21	0.28	56	0.31	0.17	71									
Depository institution loans	30–89 days past due .....		0			0										
	90+ days past due .....		0			0										
	Nonaccrual .....		0			0										
Agricultural	30–89 days past due .....	18.63	0.17	98	3.01	0.24	97									
	90+ days past due .....	0	0	44	0	0	42									
	Nonaccrual .....	0	0.49	24	1.77	0.67	81									
Foreign governments	30–89 days past due .....		0			0.07										
	90+ days past due .....		0			0										
	Nonaccrual .....		0.09			0.03										
Other loans and leases	30–89 days past due .....	0	0.18	15	1.32	0.20	95									
	90+ days past due .....	0	0.01	33	0	0.01	30									
	Nonaccrual .....	0.04	0.15	50	0.99	0.13	92									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due	0.95	0.65	78	0.50	0.67	46									
	90+ days past due	0.03	0.33	52	0	0.31	14									
	Nonaccrual	0.62	0.89	43	0.48	0.73	40									
Revolving	30–89 days past due	1.01	0.48	84	0.18	0.45	21									
	90+ days past due	0.09	0.03	84	0	0.05	24									
	Nonaccrual	0.71	1.13	46	1.08	1	72									
Closed-end	30–89 days past due	0.95	0.65	78	0.54	0.70	49									
	90+ days past due	0.03	0.38	49	0	0.35	16									
	Nonaccrual	0.62	0.87	44	0.42	0.70	36									
Junior lien	30–89 days past due	0.01	0.02	57	0.02	0.02	50									
	90+ days past due	0	0	32	0	0	29									
	Nonaccrual	0.16	0.04	92	0.06	0.04	67									
Commercial real estate	30–89 days past due	0.42	0.26	75	0.27	0.18	76									
	90+ days past due	0	0.02	23	0.29	0.03	97									
	Nonaccrual	0.32	0.62	34	0.90	0.23	96									
Construction and development	30–89 days past due	0.26	0.28	63	3.23	0.28	97									
	90+ days past due	0	0.01	35	0	0.02	33									
	Nonaccrual	0	0.41	11	4.62	0.20	97									
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25									
	90+ days past due	0	0	42	0	0	41									
	Nonaccrual	0	0.03	27	0	0.02	30									
Other	30–89 days past due	0.26	0.22	71	3.23	0.20	97									
	90+ days past due	0	0	40	0	0.01	35									
	Nonaccrual	0	0.35	12	4.62	0.17	97									
Multifamily	30–89 days past due	0	0.09	22	0.10	0.08	72									
	90+ days past due	0	0	45	0	0	41									
	Nonaccrual	0	0.11	20	0	0.05	21									
Nonfarm non-residential	30–89 days past due	0.58	0.23	83	0.18	0.14	68									
	90+ days past due	0	0.02	26	0.40	0.03	97									
	Nonaccrual	0.45	0.80	40	0.99	0.28	95									
Owner Occupied	30–89 days past due	0.12	0.07	74	0	0.07	8									
	90+ days past due	0	0	33	0	0.01	26									
	Nonaccrual	0.37	0.27	66	0.36	0.16	81									
Other	30–89 days past due	0.47	0.14	86	0.18	0.07	83									
	90+ days past due	0	0.01	33	0.40	0.01	97									
	Nonaccrual	0.08	0.44	26	0.64	0.10	96									
Farmland	30–89 days past due	0	0.11	30	0	0.23	23									
	90+ days past due	0	0	45	0	0.01	42									
	Nonaccrual	0.72	1.13	54	0.64	0.84	57									
Credit card	30–89 days past due		0.95			1.19										
	90+ days past due		0.63			0.78										
	Nonaccrual		0.05			0.11										

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,043,195	1,043,195			
Retained earnings.....	47,312	7,356			
Accumulated other comprehensive income (AOCI) .....	27,687	-4,476			
Common equity tier 1 minority interest .....	1,348,967	1,251,886			
Common equity tier 1 capital before adjustments/deductions.....	2,467,161	2,297,961			
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	925,986	951,222			
Accumulated other comprehensive income-related adjustments .....	64,767	-10,970			
Other deductions from common equity tier 1 capital.....	0	0			
Subtotal: .....	1,476,408	1,357,709			
Adjustments and deductions for common equity tier 1 capital .....	0	0			
Common equity tier 1 capital .....	1,476,408	1,357,709			
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus.....	0	0			
Non-qualifying capital instruments .....	0	0			
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0			
Additional tier 1 capital before deductions.....	0	0			
Less: Additional tier 1 capital deductions.....	0	0			
Additional tier 1 capital .....	0	0			
<b>Tier 1 Capital</b> .....	1,476,408	1,357,709			
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	24,846	24,807			
Non-qualifying capital instruments .....	0	0			
Total capital minority interest not included in tier 1 capital .....	0	0			
Allowance for loan and lease losses in tier 2 capital.....	133,481	44,599			
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	158,327	69,406			
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0			
Tier 2 capital .....	158,327	69,406			
Exited advanced approach tier 2 capital .....					
Total capital .....	1,634,735	1,427,115			
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	18,658,750	17,027,790			
Less: Deductions from common equity tier 1 capital.....	925,986	951,222			
Less: Other deductions.....	0	0			
Total assets for leverage ratio.....	17,732,764	16,076,568			
Total risk-weighted assets.....	10,692,806	10,439,219			
Exited advanced approach total RWA.....					

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0					
Total property and casualty assets .....	0	0					
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0					
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0					
Total insurance underwriting equity .....	0	0					
Total property and casualty equity .....	0	0					
Total life and health equity .....	0	0					
Total insurance underwriting net income .....	0	0					
Total property and casualty .....	0	0					
Total life and health .....	0	0					
Claims and claims adjusted expense reserves (P/C) .....	0	0					
Unearned premiums (P/C) .....	0	0					
Policyholder benefit and contractholder funds (L/H) .....	0	0					
Separate account liabilities (L/H) .....	0	0					
Insurance activities revenue .....	0	0					
Other insurance activities income .....	0						
Insurance and reinsurance underwriting income .....	0						
Premiums .....	0	0					
Credit related insurance underwriting .....	0						
Other insurance underwriting .....	0						
Insurance benefits, losses, expenses .....	0						
Net assets of insurance underwriting subsidiaries .....	0	0					
Life insurance assets .....	97,702	95,573				2.23	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0.01	37									
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47										
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53										
Separate account assets (L/H) / Total life assets .....		11.24			7.26										
Insurance activities revenue / Adjusted operating income .....	0	0.41	11		0.47										
Premium income / Insurance activities revenue .....		2.84			7.32										
Credit related premium income / Total premium income .....		38.23			34.91										
Other premium income / Total premium income .....		61.77			65.09										
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0.08	39									
Insurance net income (P/C) / Equity (P/C) .....		15.59			19.86										
Insurance net income (L/H) / Equity (L/H) .....		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums .....		447.82			233.61										
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.15										
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0.15										
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	42									
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.08	11.03	32	6.85	11.51	35									

## Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000) .....		0			0										
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	1.39	34									

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0			
Real estate loans .....	0	0			
Commercial and industrial loans .....	0				
Loans to depository institutions and other banks acceptances .....	0	0			
Loans to foreign governments and institutions .....	0	0			
Loans to individuals .....	0	0			
Agricultural loans .....	0	0			
Other foreign loans .....	0	0			
Lease financing receivables .....	0	-66			
Debt securities .....	0	0			
Interest-bearing bank balances .....	0	0			
Total selected foreign assets .....	0	0			
Total foreign deposits .....	0	0			
Interest-bearing deposits .....	0	0			
Non-interest-bearing deposits .....	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.87	31	0	1.25	31									
Cost: Interest-bearing deposits .....		0.42			1.19										
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18			27.03										
Commercial and industrial loans .....		0.64			0.29										
Foreign governments and institutions .....		0			0										
<b>Growth Rates</b>															
Net loans and leases .....		-2.40			22.48										
Total selected assets .....		2.04			12.40										
Deposits .....		3.46			10.36										

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		272,966	0					
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		272,966						
Commercial and industrial loans		0						
All other loans and leases		0	0					
Retained credit exposure		10,156	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		10,156	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Unused commitments to provide liquidity (servicer advance)		0	0					
Seller's interest carried as securities and loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Commercial and industrial loans		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		1.43	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		1.43	0					
Commercial and Industrial loans		0	0					
All other loans and leases		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		15.54						
Home equity lines		1.41						
Credit card receivables		0						
Auto loans and other consumer loans		27.42						
Commercial and industrial loans		14.26						
All other loans and leases		41.38						

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....	3.72				
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	3.72				
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....	0				
Seller's interest carried as securities and loans .....	0				
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0.69	0			
Total retained credit exposure and asset sale credit exposure .....	0.80	0			

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0						
Home equity lines .....	0	0					
Credit card receivables.....	0	0					
Auto loans .....	14,341						
Commercial and industrial loans .....	0	0					
All other loans and leases.....	0	0					
Total 30–89 days past due securitized assets .....	14,341	0					
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0						
Home equity lines .....	0	0					
Credit card receivables.....	0	0					
Auto loans .....	1,323						
Commercial and industrial loans .....	0	0					
All other loans and leases.....	0	0					
Total 90+ days past due securitized assets .....	1,323	0					
Total past due securitized assets.....	15,664	0					
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0					
Credit card receivables.....	0	0					
Auto loans .....	9,384	0					
Commercial and industrial loans .....	0	0					
All other loans and leases.....	0	0					
Total net losses on securitized assets.....	9,384	0					

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	5.25				
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	5.25				
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....	0.48				
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.48				
Total past due securitized assets percent of securitized assets .....	5.74				
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	3.44				
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	3.44				
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.95				
Home equity lines .....	1.01				
Credit card receivables .....					
Commercial and industrial loans .....	0.32				
All other loans and leases .....	0.88				
Total managed loans past due 30–89 days .....	0.94				
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.03				
Home equity lines .....	0.09				
Credit card receivables .....					
Commercial and industrial loans .....	0.03				
All other loans and leases .....	0				
Total managed loans past due 90+ days .....	0.02				
<b>Total Past Due Managed Assets</b> .....	0.96				
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....	0				
Credit card receivables .....					
Commercial and industrial loans .....	0.04				
All other loans and leases .....	0.28				
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....	0.28				

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Income from nonbank subsidiaries	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Income from subsidiary holding companies	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Total income from subsidiaries	0	0						
Securities gains (losses)	0	0						
Other operating income	0	0						
Total operating income	0	0						
Operating Expenses								
Personnel expenses	0	0						
Interest expense	0	0						
Other expenses	0	0						
Provision for loan and lease losses	0	0						
Total operating expenses	0	0						
Income (loss) before taxes	0	0						
Applicable income taxes (credit)	0	0						
Extraordinary items								
Income before undistributed income of subsidiaries	0	0						
Equity in undistributed income of subsidiaries	39,956	7,356				443.18		
Bank subsidiaries	39,956	7,356				443.18		
Nonbank subsidiaries	0	0						
Subsidiary holding companies	0	0						
Net income (loss)	39,956	7,356				443.18		
Memoranda								
Bank net income	39,956	7,356				443.18		
Nonbank net income	0	0						
Subsidiary holding companys' net income	0	0						



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

	Dollar Amount in Thousands											
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change			
									1-Year	5-Year		
<b>Assets</b>												
Investment in bank subsidiaries .....	1,118,194	100	1,046,075	100					6.89			
Common and preferred stock .....	1,118,194	100	1,046,075	100					6.89			
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
Investment in nonbank subsidiaries .....	0	0	0	0								
Common and preferred stock .....	0	0	0	0								
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
Investment in subsidiary holding companies .....	0	0	0	0								
Common and preferred stock .....	0	0	0	0								
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
<b>Assets Excluding Investment in Subsidiaries</b>												
Net loans and leases .....	0	0	0	0								
Securities .....	0	0	0	0								
Securities purchased (reverse repos) .....	0	0	0	0								
Cash and due from affiliated depository institution .....	0	0	0	0								
Cash and due from unrelated depository institution .....	0	0	0	0								
Premises, furnishings, fixtures and equipment .....	0	0	0	0								
Intangible assets .....	0	0	0	0								
Other assets .....	0	0	0	0								
Balance due from subsidiaries and related institutions .....	0	0	0	0								
Total assets .....	1,118,194	100.00	1,046,075	100.00		100.00			6.89			
<b>Liabilities and Capital</b>												
Deposits .....	0	0	0	0								
Securities sold (repos) .....	0	0	0	0								
Commercial paper .....	0	0	0	0								
Other borrowings 1 year or less .....	0	0	0	0								
Borrowings with maturity over 1 year .....	0	0	0	0								
Subordinated notes and debentures .....	0	0	0	0								
Other liabilities .....	0	0	0	0								
Balance due to subsidiaries and related institutions .....	0	0	0	0								
Total liabilities .....	0	0	0	0								
Equity Capital .....	1,118,194	100	1,046,075	100					6.89			
Perpetual preferred stock (income surplus) .....	0	0	0	0								
Common stock .....	0	0	0	0								
Common surplus .....	1,043,195	93.29	1,043,195	99.72					0.00			
Retained earnings .....	47,312	4.23	7,356	0.70					543.18			
Accumulated other comprehensive income .....	27,687	2.48	-4,476	-0.43								
Other equity capital components .....	0	0	0	0								
Total liabilities and equity capital .....	1,118,194	100.00	1,046,075	100.00		100.00			6.89			
<b>Memoranda</b>												
Loans and advances from bank subsidiaries .....	0	0	0	0								
Loans and advances from nonbank subsidiaries .....	0	0	0	0								
Notes payable to subsidiaries that issued TPS .....	0	0	0	0								
Loans and advances from subsidiary holding companies .....	0	0	0	0								
Subordinated and long-term debt 1 year or less .....	0	0	0	0								
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0								

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	3.88	7.29	17	0.75	9.68	3									
Bank net income / Average equity investment in banks .....	3.68	7.45	13	0.71	10.51	3									
Nonbank net income / Average equity investment in nonbanks .....		9.75			7.89										
Subsidiary HCs net income / Average equity investment in sub HCs .....		7.01			8.55										
Bank net income / Parent net income .....	100	88.16	31	100	82.22	35									
Nonbank net income / Parent net income .....	0	3.59	14	0	5.93	10									
Subsidiary holding companies' net income / Parent net income .....		68.34			74										
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	20.06	3	0	20.43	1									
Total debt / Equity capital .....	0	14.41	10	0	14.31	13									
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	16.67	6	0	16.36	7									
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	14.68	10	0	14.56	13									
Total debt / Equity capital – excess over fair value .....	0	14.52	10	0	14.51	13									
Long-term debt / Equity capital .....	0	13.56	10	0	13.04	13									
Short-term debt / Equity capital .....	0	0.77	38	0	1.02	36									
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	40									
Excess cost over fair value / Equity capital .....	0	0.08	39	0	0.12	38									
Long-term debt / Consolidated long-term debt .....	0	34.67	10	0	28.44	13									
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	102.81	35	100	103.22	35									
Total investment in subs / Equity capital .....	100	110.16	23	100	111.07	22									
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.47	34	0	0.36	34									
Equity investment in subs – equity cap / Net income-div (X) .....	0	1.82	1	0	1.22	1									
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....		136.59			177.68										
Cash from ops + noncash items + op expense / Op expense + dividend .....		147.24			190.27										
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		134.08			116.34										
Pretax operating income + interest expense / Interest expense .....		2,016.32			1,968.54										
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,539.23			1,632.83										
Dividends + interest from subsidiaries / Interest expense + dividends .....		150.43			210.80										
Fees + other income from subsidiaries / Salary + other expenses .....		13.95			16.52										
Net income / Current part of long-term debt + preferred dividends (X) .....		35.64			57.11										
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.85	24	0	2.64	28									
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.10			0.04										
Nonaccrual .....		1.03			0.54										
Total .....		1.13			0.58										
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49									
To nonbank subsidiaries .....	0	0.05	46	0	0.10	46									
To subsidiary holding companies .....	0	0	49	0	0	49									
Total .....	0	0.05	46	0	0.10	46									
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	2.66	14	0	5.62	12									
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50									
Combined foreign nonbank subsidiary assets .....	0	0.08	38	0	0.19	36									

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		81.10			57.84										
Dividends declared / Net income .....	0	42.29	4	0	33.08	3									
Net income – dividends / Average equity .....	3.88	4.14	48	0.75	6.46	7									
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		132.17			178.13										
Dividends from nonbank subsidiaries .....		3.41			7.53										
Dividends from subsidiary holding companies.....		4.85			21.40										
Dividends from all subsidiaries .....		174.85			260.40										
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	60.28	4	0	66.55	4									
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18									
Management and service fees from bank subsidiaries .....	0	1.47	37	0	1.55	36									
Other income from bank subsidiaries.....	0	0	46	0	0	46									
Operating income from bank subsidiaries .....	0	62.88	3	0	69.36	3									
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		56.39			82.95										
Interest income from nonbank subsidiaries.....		7.38			20.25										
Management and service fees from nonbank subsidiaries .....		0.86			1.92										
Other income from nonbank subsidiaries.....		0.16			1.06										
Operating income from nonbank subsidiaries .....		79.84			150.41										
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23										
Interest income from subsidiary holding companies .....		8.40			6.54										
Management and service fees from subsidiary holding companies.....		0.44			0.36										
Other income from subsidiary holding companies .....		0.01			0.29										
Operating income from subsidiary holding companies.....		55.20			76.49										
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		69.76			67.32										
Interest income from bank subsidiaries.....		0.63			0.80										
Management and service fees from bank subsidiaries .....		1.87			1.81										
Other income from bank subsidiaries.....		0.04			0.03										
Operating income from bank subsidiaries .....		82.20			78.80										
Dividends from nonbank subsidiaries .....		1.95			2.65										
Interest income from nonbank subsidiaries.....		0.73			1.19										
Management and service fees from nonbank subsidiaries .....		0.02			0.06										
Other income from nonbank subsidiaries.....		0.01			0.04										
Operating income from nonbank subsidiaries .....		4.70			7.29										
Dividends from subsidiary holding companies.....		2.53			4.52										
Interest income from subsidiary holding companies .....		0.11			0.20										
Management and service fees from subsidiary holding companies.....		0			0										
Other income from subsidiary holding companies .....		0			0										
Operating income from subsidiary holding companies.....		4.56			6.08										
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37										
Loans and advances from subsidiaries / Total debt .....		27.08			28.33										